

FORM B1
**United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division**
Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Harold William Gordon	Name of Joint Debtor (Spouse) (Last, First, Middle): Cynthia Carol Watkins-Gordon
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): 467-41-9389	Soc. Sec./Tax I.D. No. (if more than one, state all): 449-55-9670
Street Address of Debtor (No. & Street, City, State & Zip Code): 7012 Trenton Ridge Court Raleigh, NC 27613	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 7012 Trenton Ridge Court Raleigh, NC 27613
County of Residence or of the Principal Place of Business: Wake	County of Residence or of the Principal Place of Business: Wake
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)
Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other _____

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Filing Fee (Check one box)

- Full Filing Fee attached
 Filing Fee to be paid in installments (applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

01-02969-5-ATS

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input checked="" type="checkbox"/>	<input type="checkbox"/>				

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FILED
2:40 PM
OCT 10 2001

PEGGY B. DEANS, CLERK
 U.S. BANKRUPTCY COURT
 EASTERN DISTRICT OF N.C.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

Harold William Gordon & Cynthia Carol Watkins-Gordon**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)Name of Debtor:
None

Case Number:

Date Filed:

District:

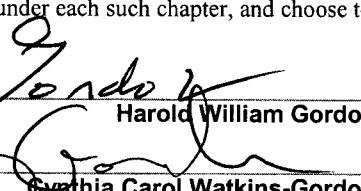
Relationship:

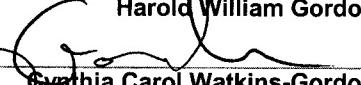
Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

X 
 Signature of Debtor **Harold William Gordon**

X 
 Signature of Joint Debtor **Cynthia Carol Watkins-Gordon**

Telephone Number (If not represented by attorney)

10-1-01

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

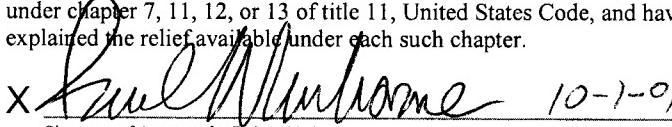
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Exhibit A
 (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X 
 Signature of Attorney for Debtor(s) **Paul Faison S. Winborne** Date **10-1-01**

**United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division**

IN RE:**Harold William Gordon & Cynthia Carol Watkins-Gordon**

Debtor(s)

Case No. _____

Chapter 7 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	424,900.00		
B - Personal Property	Yes	2	29,066.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		431,292.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		4,237.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		132,662.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,520.00
Total Number of Sheets in Schedules		14			
			Total Assets	453,966.00	
			Total Liabilities		568,191.00

**United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division**

IN RE:

Case No. _____

Harold William Gordon & Cynthia Carol Watkins-Gordon

Chapter 7 _____

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
15,000.00 Employment 2001

Job with //was terminated, but have done some consulting work

338,096.00 Year 2000

Worked for Digital ESP Inc. tech. consulting company, but was terminated. Also worked for TechSys Inc a NJ company

296,084.00 Year 1999

Worked for Andersen Consulting. Chicago based company

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
1,875.00 Received money from NC Employment Security Commission

TechSys Inc claims I resigned but I am appealing ruling denying benefits.

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Premier Auto Finance		302.00	0.00

PO Box 803403
Chicago, IL 60680

Car payments-normal

Texans Credit Union
PO Box 830878
Richardson, TX 75083

Payments on Loan

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
VII-A-04227C-Employment Security Commission hearing appeal	ESC benefits	ESC	On appeal

- b. Describe all property than has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- a. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- a. List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Goodwill Community Foundation 4808 Chin Page Rd Durham, NC	none	3-2001	clothes, toys, furniture, sheet music, books, baby items worth \$1,431.00

Spring cleaning in house children had outgrown many of the things

8. Losses

- a. List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Law Of Paul Faison S. Winborne
P.O. Box 1547
Raleigh, NC 27602

DATE OF PAYMENT, NAME OF
 PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION
 AND VALUE OF PROPERTY
750.00

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
2232 Joyce Lane
Naperville III 60564

NAME USED
Debtors

DATES OF OCCUPANCY
November 28, 1998 until June
26, 2000

Moved to our present address in June 2000

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Debtor and Spouse have lived in Texas from July 1993 until November 1998

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 10-1-01

Signature
of Debtor

Harold William Gordon

Date: _____

Signature
of Joint Debtor
(if any)

Cynthia Carol Watkins-Gordon

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division**

IN RE:

Harold William Gordon & Cynthia Carol Watkins-Gordon
Debtor(s)

Case No. _____

Chapter 7 _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
7012 Trenton Ridge Rd	PHH Mortgage Services

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE-AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
1999 Ford Expedition	Texans Credit Union			Retain *

* Retain and pay pursuant to original contract


 10-1-01 Date Harold William Gordon Debtor Cynthia Carol Watkins-Gordon Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
7012 Trenton Ridge Rd Raleigh NC House has been on Market for considerable time at this price, but has not sold or had much interest.	Tenancy by the Entirety	J	424,900.00	376,010.00

TOTAL **424,900.00**

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
			H W J C	J	50.00
1. Cash on hand.		Cash on hand		J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	EDS Credit Union		J	46.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Texans Credit Union		J	35.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X				
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.	X				
7. Furs and jewelry.	X				
8. Firearms and sports, photographic, and other hobby equipment.	X				
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issue.	X				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
13. Interests in partnerships or joint ventures. Itemize.	X				
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
15. Accounts receivable.	X				
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			H	W J C
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Saturn SL2 1999 Ford Expedition	H	5,000.00 16,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Possible legal claim against TEchSys, Inc	H	0.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

IN THE MATTER OF: H. William Gordon, Cynthia Carol Gordon CASE NUMBER:01
Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

I, (or We) H. William Gordon, Cynthia Carol Gordon, claim the following property as exempt pursuant to 11 USC § 522(b)(2)(A) and (B) and the laws of the State of North Carolina, and non-bankruptcy Federal law:

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT exemption not to exceed \$10,000)

Description of Property and Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
7012 Trent Ridge Ct	424,000	PHH Mortgage Services	376,010.00	47,990.00

House has been on market at that price with no buyer

VALUE OF REAL ESTATE CLAIMED AS EXEMPT: \$20,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (exemption in one vehicle not to exceed \$1,500).

Model, Year Style of Auto	Market Value	Lien Holder	Amount of Lien	Net Value
No equity				

VALUE OF MOTOR VEHICLE CLAIMED EXEMPT: \$

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (net value not to exceed \$3,500 plus \$750 for first four dependents).

The number of dependents for exemption purposes is **three.** (\$9,750.00)

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & personal				\$400
Kitchen appliances				\$
Stove				\$
Refrigerator				\$80
Freezer				\$
Washing machine				\$75
Dryer				\$75
China				\$75
Silver				\$
Jewelry				\$10
Living rm. furniture				\$150
Den furniture				\$1500
Bedroom furniture				\$1700
Dining furniture				\$1800
Lawn furniture				\$
Television				\$80
()Stereo ()Radio				\$10
()VCR ()Video				\$20

Camera		\$
Musical Instruments		\$
(X) Piano ()Organ		\$1500
Air conditioner		\$
Paintings/Art		\$50
Lawn mower		\$
Yard tools		\$10
Crops		\$
Recreational equipment		\$

VALUE CLAIMED AS EXEMPT: \$7,935

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (total net value not to exceed \$750.00 in value).

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
--------------------	---------------------	--------------------	-----------------------	------------------

VALUE CLAIMED AS EXEMPT: \$

(attach additional sheets if necessary)

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5)

<u>Description</u>	<u>Insured</u>	<u>Policy Number</u>	<u>Beneficiary</u>	<u>Cash Value</u>
--------------------	----------------	----------------------	--------------------	-------------------

VALUE CLAIMED AS EXEMPT: \$.00

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (Debtor or Debtor's Dependents, no limit on value).

Description:

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY OR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Possible recovery for damages from TechSys, Inc. No suit yet

8. NCGS 1C-1601(a)(2) ANY PROPERTY (total net value not to exceed \$3,500 less any amount used under NCGS 1C-1601(1) and after reduction for overages in categories 2,3, and 4).

<u>Description of Property and Address</u>	<u>Market Value</u>	<u>Lien Value</u>	<u>Amount of Lien</u>	<u>Net Value</u>
--	---------------------	-------------------	-----------------------	------------------

9. INDIVIDUAL RETIREMENT ACCOUNTS as described in Section 408(a) of the Internal Revenue Code, individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, and accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in 105-228.90.

10. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 USC § 522(b)(2)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

<u>Description of</u>	<u>Market</u>	<u>Lien</u>	<u>Amount</u>	<u>Net</u>
-----------------------	---------------	-------------	---------------	------------

<u>Property and Address</u>	<u>Value</u>	<u>Value</u>	<u>of Lien</u>	<u>Value</u>
-----------------------------	--------------	--------------	----------------	--------------

11. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA:

- a. North Carolina Local Government employees
Retirement benefits NCGS 128-31 _____
- b. North Carolina Teachers and State Employees
Retirement benefits NCGS 135-9 _____
\$\$
- c. Firemen's Relief Fund pensions NCGS 118-49 _____
- d. Fraternal Benefit Society benefits NCGS 58-283 _____
- e. Benefits under the Supplemental Retirement Income Plan
For Teachers and State employees are exempt from levy,
sale and garnishment NCGS 135-95 _____
- f. Benefits under the Supplemental Retirement Income Plan
For state law enforcement officers are exempt from levy
Sale and garnishment NCGS 143-166.30(g) _____

TOTAL PROPERTY CLAIMED AS EXEMPT _____

12. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA

- a. Aid to the Aged, disabled and Families
with Dependent Children NCGS 108A-36 _____
- b. Aid to the Blind NCGS 111-18 _____
- c. Yearly Allowance for Surviving Spouse
NCGS 30-15, NCGS 30-33 _____
- d. Workers Compensation benefits NCGS 97-21 _____
- e. Unemployment benefits, so long as not commingled
and except for debts for necessities purchased
while unemployed NCGS 96-17 _____
- f. Group insurance proceeds NCGS 5-213 _____
- g. Partnership property, except on a claim against
the partnership NCGS 59-55 _____
- h. Wages of debtor necessary for support of family
NCGS 1-362 \$131.00 in account
- i. Benefits under Separate Insurance Benefits Plan for state and local law enforcement officers are
exempt from levy, sale and garnishment NCGS 147-9.4 _____
- j. Vested benefits under the North Carolina Public Employee Deferred Compensation Plan are
exempt from levy, sale and garnishment NCGS 147-9.4 _____

TOTAL PROPERTY CLAIMED AS EXEMPT _____

13. FEDERAL PENSION FUND EXEMPTIONS

- a. Foreign Service Retirement and Disability
payments 22 USC § 1104 _____
- b. Civil Service Retirement benefits
5 USC § 729, 2265 _____
- c. Railroad Retirement Act annuities and pensions
45 USC §228(L) _____
- d. Veterans benefits 45 USC § 352(E) _____
- e. Special pension paid to winners of
Congressional Medal of Honor 38 USC § 1562 _____
- g. Annuities payable for service in the General Accounting _____

Office 31 USC 776

14. OTHER EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW

- | | | |
|----|---|------|
| a. | Social Security benefits 42 USC § 407 | \$\$ |
| b. | Injury or death compensation payments from
war risk hazards 42 USC § 1717 | |
| c. | Wages Owning a master or seaman except for
the support of a spouse and/or minor children 46 USC 1110 | |
| d. | Longshoremen and Harbor Workers Compensation
Act death and disability benefits 33 USC § 916 | |
| e. | Crop insurance proceeds 7 USC 1509 | |
| f. | Public Safety officers death benefits 42 USC 3796 See subsection g. | |
| g. | Railroad unemployment insurance 45 USC 352 See subsection e | |

VALUE OF PROPERTY CLAIMED AS EXEMPT \$.00

15. The following tangible personal property was purchased by the debtor within 90 days of the filing of the bankruptcy petition:

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
--------------------	---------------------	--------------------	-----------------------	------------------

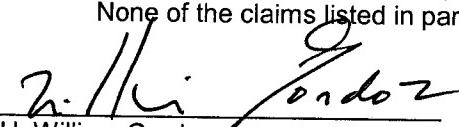
16. the debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes or appearance bonds.
- c. Of a lien by a laborer.
- d. Of a lien by a mechanic.
- e. For payment of obligations contracted for the purchase of specific property.
- f. For repair or improvement of specific property.
- g. For contractual security interests in specific property, except debtor's household goods on which there exists a nonpossessory, nonpurchase money security interest.
- h. For statutory liens, other than judicial liens.
- i. For child support or alimony, ordered pursuant to Chapter 50 of the General Statutes of North Carolina.

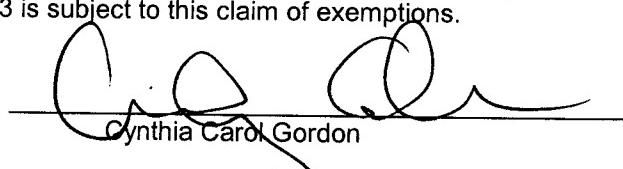
<u>Claimant</u>	<u>Nature of Claim</u>	<u>Amount of Claim</u>	<u>Value of Property</u>	<u>Description of Property</u>	<u>Net Value</u>
-----------------	------------------------	------------------------	--------------------------	--------------------------------	------------------

None of the property listed in paragraph 12 has been included in this claim of exemptions.

None of the claims listed in paragraph 13 is subject to this claim of exemptions.



H. William Gordon



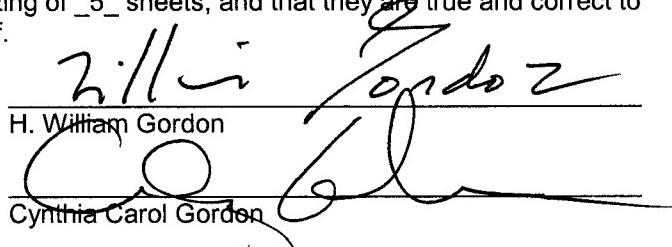
Cynthia Carol Gordon

Date: _____ -

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO
SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT

I, (or We) H. William Gordon, declare under penalty of perjury that I have read the foregoing Schedule C Property Claimed as Except, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: 10-1-01


H. William Gordon


Cynthia Carol Gordon

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
							
Account No. 0011306636 PHH Mortgage Services 6000 Atrium Way Mt Laurel, NJ 08054		J	Residence-Raleigh NC				376,010.00	
			Value \$ 424,900.00					
Account No. 0668822 Premier Auto Finance PO Box 803403 Chicago, IL 60680		H	Car loan				16,687.00	
			Value \$ 5,000.00				11,687.00	
Account No. 12529100 Texans Credit Union PO Box 830878 Richardson, TX 75083		J	Ford Expedition 1999 loan				38,595.00	
			Value \$ 16,000.00				22,595.00	
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								431,292.00
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)								431,292.00

0 Continuation Sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No.

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT GENERIC ENT	UNLIQ UIDATE D ED	DISPUTED	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No. Employment Security Commission PO Box 26504 Raleigh, NC 27611		H	Benefits claim			X	1,875.00 1,875.00
Account No. 000252119 Wake County Revenue Dept. PO Box 96058 Charlotte, NC 28296		J	Taxes on Real Property				2,362.00 2,362.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page)

4,237.00

(Complete only on last sheet of Schedule E) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTO	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 68011005544899			Credit line on account				4,551.00
Bank Of America Attn: Bankruptcy Dept. 4161 Piedmont Pky Greensboro, NC 27410-8110			Over draft protection				142.00
Account No. 9196763673700364		H	Phone bill				67.00
BellSouth PO Box 33009 Charlotte, NC 28243			Mother-in law loaned money to exist				10,000.00
Account No. Billie June Watkins 1808 JJ Pearce Richardson, TX 75081		J					
Account No. 4305870389084773		H					6,597.00
Chase PO Box 15836 Wilmington, DE 19886							
Subtotal (Total of this page)							21,357.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

2 Continuation Sheets attached

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I S P U T E D	D I S P U T E D	AMOUNT OF CLAIM
				C O N T I N G E N T	I Q U I D A T E D	
Account No. 4147102611811203		H	Credit card			23,565.00
CitiAdvantage VISA PO Box 8114 S Hackensack, NJ 07606						
Account No.			Power bills			358.00
CP&L PO Box 1771 Raleigh, NC 27602						
Account No.		H				396.00
McCracken Propane PO Box 26 Rolesville, NC 27571						
Account No.		H	Legal advice for dispute with TechSys, Inc.			5,969.00
Merritt & Associates PA PO Box 3007 Raleigh, NC 27602						
Account No.		H	Dues			360.00
Mt Vernon Crossing HOA 8368-204 Six Forks Rd Raleigh, NC 27615						
Account No.		H	Discover magazine			20.00
North Shore PO Box 8901 Westbury, NY 11590						
Account No. 0033404985		H	Phone service			150.00
Sprint PO Box 219718 Kansa City, MO 64121						

Sheet 1 of 2 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	30,818.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)	

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.					X	
TechSys, Inc 44 Aspen Drive Livingston, NJ 07039		J	TechSys Inc. claims a payback clause in the contract obligates Husband to re-imburse them for bonus they forwarded to his old employer.			75,000.00
Account No.						
Time Warner 508 S. White Street Wake Forest, NC 27587						77.00
Account No.			Phone bill			
Verizon Wireless 777 Big Timber Road Elgin, IL 60123						38.00
Account No. 4494921 160077741		H	Credit Card debt			
VISA-EDS FCU PO Box 3000 Elkhart, IN 46515						5,372.00
Account No.						
Account No.						
Account No.						
Subtotal (Total of this page)						

Sheet 2 of 2 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **80,487.00**

(Complete only on last sheet of Schedule F) **TOTAL 132,662.00**
 (Report total also on Summary of Schedules)

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

 Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Bill Edwards Raleigh, NC	Real Estate Sales Contract for house located at 7012 Trenton Ridge Ct REMAX realty

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon

Case No. _____

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon
Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES Harrison W Gordon Gil A Gordon Remington Maxwell Gordon Cynthia Gordon	AGE 7 5 2 35	RELATIONSHIP Son Son Son Wife
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation Unemployed Tech Industry Executive			
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

\$ _____ \$ _____

Estimated monthly overtime

\$ _____ \$ _____

SUBTOTAL\$ _____ \$ **0.00**

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and Social Security
- b. Insurance
- c. Union dues
- d. Other (specify) _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

SUBTOTAL OF PAYROLL DEDUCTIONS\$ _____ \$ **0.00****TOTAL NET MONTHLY TAKE HOME PAY**\$ _____ \$ **0.00**

Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____ \$ _____

Income from real property

\$ _____ \$ _____

Interest and dividends

\$ _____ \$ _____

Alimony, maintenance or support payments payable to the debtor for the debtor's use
or that of dependents listed above

\$ _____ \$ _____

Social Security or other government assistance

\$ _____ \$ _____

(Specify) _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

Pension or retirement income

\$ _____ \$ _____

Other monthly income

\$ _____ \$ _____

(Specify) _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

TOTAL MONTHLY INCOME\$ _____ \$ **0.00****TOTAL COMBINED MONTHLY INCOME \$ _____ (Report also on Summary of Schedules)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 3,459.00

Are real estate taxes included? Yes No _____

Is property insurance included? Yes No _____

Utilities: Electricity and heating fuel \$ 425.00

 Water and sewer \$ 99.00

 Telephone \$ 125.00

 Other \$ _____

_____ \$ _____

_____ \$ _____

Home maintenance (repairs and upkeep) \$ 250.00

Food \$ 600.00

Clothing \$ 150.00

Laundry and dry cleaning \$ 45.00

Medical and dental expenses \$ _____

Transportation (not including car payments) \$ 125.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 30.00

Charitable contributions \$ _____

Insurance (not deducted from wages or included in home mortgage payments) \$ _____

 Homeowner's or renter's \$ _____

 Life \$ _____

 Health \$ _____

 Auto \$ 113.00

 Other \$ _____

_____ \$ _____

_____ \$ _____

Taxes (not deducted from wages or included in home mortgage payments) \$ _____

(Specify) \$ _____

_____ \$ _____

_____ \$ _____

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) \$ 1,099.00

 Auto \$ _____

 Other \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Alimony, maintenance, and support paid to others \$ _____

Payments for support of additional dependents not living at your home \$ _____

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

Other \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 6,520.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ _____

B. Total projected monthly expenses \$ _____

C. Excess income (A minus B) \$ _____

D. Total amount to be paid into plan each \$ _____

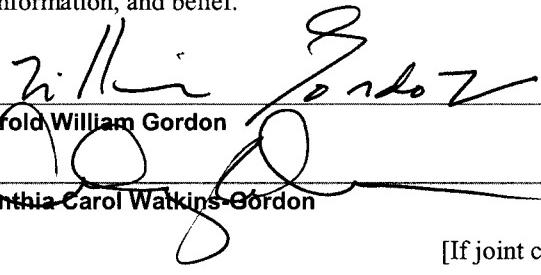
(interval)

IN RE Harold William Gordon & Cynthia Carol Watkins-Gordon
Debtor(s)

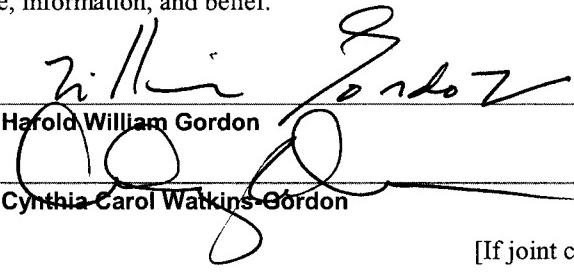
Case No. _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that
 they are true and correct to the best of my knowledge, information, and belief.
 (Total shown on summary page plus 1)

Date: 10-1-01Signature: 
Harold William Gordon Debtor

Date: _____

Signature: 
Cynthia Carol Watkins-Gordon (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
 (Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division**

IN RE:**Harold William Gordon & Cynthia Carol Watkins-Gordon**

Debtor(s)

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	750.00
Prior to the filing of this statement I have received	\$	750.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was: Debtor Other (specify): _____
3. The source of compensation to be paid to me is: Debtor Other (specify): _____
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - [Other provisions as needed]

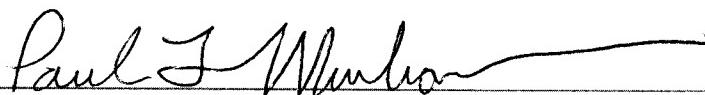
Fees do not include the filing fee of \$200.00; Other fees may accrue under the fee agreement or as allowed by local rule.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10-1-01

Date



Signature of Attorney

Law Of Paul Faison S. Winborne

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number _____

(10-1-01) 2. Wm Gordon
 Date 10-1-01 Signature 2. Wm Gordon Case Number _____
 Debtor Harold William Gordon Joint Debtor, if any _____
Cynthia Carol Watkins-Gordon _____

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court
Eastern District of North Carolina, Raleigh Division

IN RE:

Harold William Gordon & Cynthia Carol Watkins-Gordon
Debtor(s)

Case No. _____

Chapter 7 _____

CERTIFICATION OF MAILING MATRIX REQUIRED BY E.D.N.C. LBR 1007-2

I hereby certify under penalty of perjury that the attached list of creditors which has been prepared in the format required by the clerk is true and accurate to the best of my knowledge and includes all creditors scheduled in the petition.

Date: 10 - 1 - 01



Attorney for Debtor